

8. **OTHER SECURED CLAIMS; SECURED CLAIM AMOUNT IN PLAN CONTROLS** [§ 1325(a)(5)] — The trustee will pay, on account of the following allowed secured claims, the amount set forth in the "Total Payments" column, below. The creditors will retain liens securing the allowed claims until the earlier of the payment of the underlying debt determined under nonbankruptcy law, or the date of the debtor's discharge. NOTWITHSTANDING A CREDITOR'S PROOF OF CLAIM FILED BEFORE OR AFTER CONFIRMATION, THE AMOUNT LISTED IN THIS PARAGRAPH AS A CREDITOR'S SECURED CLAIM BINDS THE CREDITOR PURSUANT TO 11 U.S.C. § 1327, AND CONFIRMATION OF THE PLAN IS A DETERMINATION OF THE CREDITOR'S ALLOWED SECURED CLAIM.

Creditor	Claim Amount	Secured Claim	Int. Rate	Beg. in Mo. #	(Monthly Pmnts)	(No. of Pmnts)	=	Pmnts on Account of Claim	+	(Adq. Prot. from ¶ 3)	=	TOTAL PAYMENTS
a. First National Bank Cold Spring	\$ 3,677.00	\$ 3,677.00	5.25	1	\$ 110.62	36		\$ 3,982.18		\$ 0.00		\$ 3,982.18
b. TOTAL												\$ 3,982.18

9. **PRIORITY CLAIMS** — The trustee will pay in full all claims entitled to priority under § 507, including the following. The amounts listed are estimates. The trustee will pay the amounts actually allowed.

Creditor	Estimated Claim	Monthly Payment	Beginning in Month #	Number of Payments	TOTAL PAYMENTS
a. Attorney Fees	\$ 2,200.00	\$ 66.67	1	33	\$ 2,200.00
b. TOTAL					\$ 2,200.00

10. **SEPARATE CLASSES OF UNSECURED CREDITORS** — In addition to the class of unsecured creditors specified in ¶ 11, there shall be separate classes of non-priority unsecured creditors described as follows: **-NONE-**
The trustee will pay the allowed claims of the following creditors. All entries below are estimates.

Creditor	Interest Rate (if any)	Claim Amount	Monthly Payment	Beginning in Month #	Number of Payments	TOTAL PAYMENTS
a. -NONE-						\$ 0.00

11. **TIMELY FILED UNSECURED CREDITORS** — The trustee will pay holders of nonpriority unsecured claims for which proofs of claim were timely filed the balance of all payments received by the trustee and not paid under ¶ 2, 3, 6, 7, 8, 9 and 10 their pro rata share of approximately \$ **2,382.94** [line 1(d) minus lines 2, 6(b), 7(a), 8(a), 9(b) and 10(a)].

- a. The debtor estimates that the total unsecured claims held by creditors listed in ¶ 8 are \$ **0.00** .
b. The debtor estimates that the debtor's total unsecured claims (excluding those in ¶ 8 and ¶ 10) are \$ **46,326.57** .
c. Total estimated unsecured claims are \$ **46,326.57** [line 11(a) + line 11(b)].

12. **TARDILY-FILED UNSECURED CREDITORS** — All money paid by the debtor to the trustee under ¶ 1, but not distributed by the trustee under ¶ 2, 3, 6, 7, 8, 9, 10 or 11 will be paid to holders of nonpriority unsecured claims for which proofs of claim were tardily filed.

13. **OTHER PROVISIONS** —

Title in any secured property will vest in Debtor upon payment of the secured portion of the creditor's claim and Debtor's Discharge. Debtor shall receive a discharge upon completion of the scheduled plan payments or upon payment of 100% of timely filed unsecured claims, whichever occurs first. Trustee shall not pay any untimely filed general unsecured creditors (excluding taxing authorities). Claims filed as secured but for which the plan makes no express provision shall be paid as unsecured claims as set forth in Paragraph 11 above.

A proof of claim may be filed by any entity that holds a claim against the debtor for taxes that become payable to a governmental unit while the case is pending and the trustee shall pay such claim as submitted as funds are available pursuant to 11 U.S.C. Statute 1305.

14. SUMMARY OF PAYMENTS —

Trustee's Fee [Line 2]	\$	<u>1,200.00</u>
Home Mortgage Defaults [Line 6(b)]	\$	<u>2,234.88</u>
Claims in Default [Line 7(a)]	\$	<u>0.00</u>
Other Secured Claims [Line 8(b)]	\$	<u>3,982.18</u>
Priority Claims [Line 9(b)]	\$	<u>2,200.00</u>
Separate Classes [Line 10(a)]	\$	<u>0.00</u>
Unsecured Creditors [Line 11]	\$	<u>2,382.94</u>
TOTAL [must equal Line 1(d)]	\$	<u>12,000.00</u>

Insert Name, Address, Telephone and License Number of Debtor's Attorney:

William P. Kain 143005
Lund Kain Scott, PA
13 7th Ave. S
St. Cloud, MN 56301
320-252-0330
143005

Signed /s/ Amadee Andria, Jr.
Amadee Andria, Jr.
DEBTOR

Signed /s/ Cecilia Ann Andria
Cecilia Ann Andria
DEBTOR (if joint case)

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re:

Bkty. Case No: 10-60209

Amadee Andria, Jr.
Cecilia Ann Andria,
Debtors.

NOTICE OF CONFIRMATION HEARING

PLEASE TAKE NOTICE that the Confirmation Hearing on the Chapter 13 Plan is scheduled April 27, 2010 at 10:00 a.m., at the U.S. Bankruptcy Court, 205 PO Building, Courtroom 2, 118 South Mill Street, Fergus Falls, Minnesota 56537.

Dated this 1st day of March, 2010.

LUND KAIN & SCOTT

/e/ WILLIAM P. KAIN - #143005

Attorney for Debtor
13 South Seventh Avenue
St. Cloud, Minnesota 56301
(320)252-0330

**UNITED STATES BANKRUPTCY COURT
District of Minnesota**

Case No: 10-60209

In re: Amadee Andria, Jr.
Cecilia Ann Andriia

Debtors

CERTIFICATE OF MAILING

The undersigned hereby certifies that a true copy of the Notice of Confirmation Hearing and Modified Chapter 13 Plan were mailed to all parties in interest at the addresses set forth in the exhibit which is attached hereto, by first class mail on March 1, 2010.

Date: March 1, 2010

/e/ WILLIAM P. KAIN - #143005

EXHIBIT

ALLIANCE ONE
1160 CENTRE POINTE DR STE 1
MENDOTA HEIGHTS MN 55120

AMERICAN ACCOUNTS & ADVISERS
7460 80TH STREET S
COTTAGE GROVE MN 55016

ASSET ACCEPTANCE LLC
PO BOX 2036
WARREN MI 48090-2036

BANK OF AMERICA
PO BOX 1598
NORFOLK VA 23501

FIRST NATIONAL BANK COLD SPRING
PO BOX 416
301 MAIN ST
COLD SPRING MN 56320

HSBC RETAIL SERVICES
PO BOX 5244
CAROL STREAM IL 60197

US BANK
ATTN BANKRUPTCY DEPT
PO BOX 5229
CINCINNATI OH 45201

US BANK HOME MORTGAGE
4801 FREDERICA ST
OWENSBORO KY 42301

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:

Amadee Andria, Jr.
Cecilia Ann Andria
Debtor(s).

SIGNATURE DECLARATION

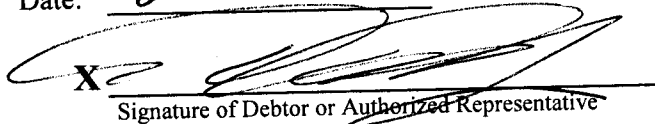
Case No. 10-60209

- ☐ PETITION, SCHEDULES & STATEMENTS
☐ CHAPTER 13 PLAN
☐ SCHEDULES AND STATEMENTS ACCOMPANYING VERIFIED CONVERSION
☐ AMENDMENT TO PETITION, SCHEDULES & STATEMENTS
☒ MODIFIED CHAPTER 13 PLAN
☐ OTHER (Please describe: _____)

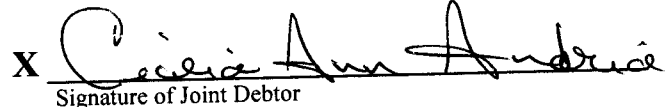
I [We], the undersigned debtor(s) or authorized representative of the debtor, ***make the following declarations under penalty of perjury:***

- The information I have given my attorney and provided in the electronically filed petition, statements, schedules, amendments, and/or chapter 13 plan, as indicated above, is true and correct;
- The information provided in the "Debtor Information Pages" submitted as a part of the electronic commencement of the above-referenced case is true and correct;
- **[individual debtors only]** If no Social Security Number is included in the "Debtor Information Pages" submitted as a part of the electronic commencement of the above-referenced case, it is because I do not have a Social Security Number;
- I consent to my attorney electronically filing with the United States Bankruptcy Court my petition, statements and schedules, amendments, and/or chapter 13 plan, as indicated above, together with a scanned image of this Signature Declaration and the completed "Debtor Information Pages," if applicable; and
- **[corporate and partnership debtors only]** I have been authorized to file this petition on behalf of the debtor.

Date: 2-21-10

X 
Signature of Debtor or Authorized Representative

Amadee Andria, Jr.
Printed Name of Debtor or Authorized Representative

X 
Signature of Joint Debtor

Cecilia Ann Andria
Printed Name of Joint Debtor

Form ERS 1 (Rev. 10/03)